

March and April, Twenty Twenty-Two

"Bull"etin

Don't forget to Spring Forward March 13!

Daylight Saving Time



And speaking of SAVINGS, make smart savings choices:



- **Make sure you're getting the appropriate discounts and credits:** Most insurers offer a variety of policy credits and account discounts that can translate into significant savings — without endangering the level of protection you need for your home, autos and other valuable property. And often, if you purchase multiple policies through the same insurance company, you'll receive further discounts. People who own motorcycles or boats and who complete approved safety courses can qualify for discounts, and families with teen drivers who earn good grades in school may qualify for auto policy discounts.

Increase deductibles for cost savings: Only a small % of homeowners have claims in any given year, so you might consider increasing your deductible.

Specialty lines coverage options: Own a classic car or RV? If their use is seasonal, you can typically reduce your coverage to liability only during the off-season, then add full coverage only when you are actually using the vehicle

Full payment on policy: Depending on your financial circumstances, you may be able to make lump-sum payments instead of partial premium payments, such as monthly or quarterly. Partial payments often include small transaction fees, so paying the full amount can eliminate those extra costs.

- **Some decisions to avoid**

It is just as important to understand what **not** to do as you look for cost savings. Here are some scenarios you should avoid:

- **It may be unwise to carry only the minimum state-required amount of uninsured/underinsured motorist coverage on auto policies, or to cancel it entirely if it is not required in your state:** According to the Insurance Research Council (IRC)*, the correlation between the % of uninsured motorists and the unemployment rate is high — when the economy is struggling, more people go without insurance. You want to make sure you're protected in this instance.
- **Ignoring renters insurance:** This coverage is often overlooked no matter what shape the economy is in. Landlords' policies generally only cover the structure, not the individual renters' contents. Imagine having to replace furniture, clothing and other personal property out of pocket because you excluded this essential, affordable coverage and then suffered a devastating loss from a burglary or other covered event.

We are **LUCKY**
To have you!
THANK YOU
For your business!

Happy Easter!

Thunderstorms can escalate quickly.

Clear skies can quickly turn dark and ominous, whether due to pop-up thunderstorms or squall lines. Be prepared!

- Set up a way to get weather warnings on your phone
- When alerted to a storm, get inside a sturdy building immediately
- Stay away from windows once indoors
- If a building isn't nearby, get inside a vehicle

Understanding SEVERE WEATHER HAZARDS

TORNADO	HAIL	LIGHTNING	WIND	FLOODING
				
ACTION Take shelter immediately in a sturdy structure	ACTION Move indoors away from windows	ACTION Move indoors if you hear thunder	ACTION Move indoors away from windows	ACTION Avoid rising creeks and water-covered roads



Severe Thunderstorm Risk Categories

Thunderstorms (no label)

No severe storms expected

Lightning/flooding threats exist with all storms

Marginal (MRGL)

Isolated severe storms possible

Limited in duration and/or coverage and/or intensity

Slight (SLGT)

Scattered severe storms possible

Short-lived and/or not widespread, isolated intense storms

Enhanced (ENH)

Numerous severe storms possible

More persistent and/or widespread, a few intense

Moderate (MDT)

Widespread severe storms likely

Long-lived, widespread and intense

High (HIGH)

Widespread severe storms expected

Long-lived, very widespread and particularly intense